

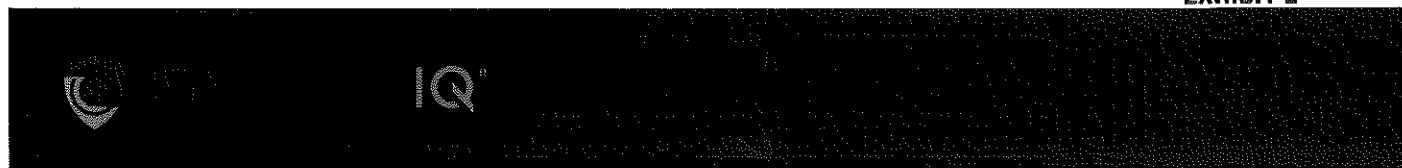
RECEIVED USDC  
CLERK, CHARLESTON, SC  
2022 NOV -2 AM 8:43

# EXHIBITS E

4/22/22, 11:23 PM

Credit Report - IdentityIQ

EXHIBIT E



## PRIVACY & SECURITY PROTECTED

We are committed to protecting your information.

TransUnion<sup>®</sup>

experian

EQUIFAX<sup>®</sup>

Dashboard > **Credit Report**

# CREDIT REPORT

Credit reports are key to helping you confidently protect and manage your identity. You can rest assured - reviewing your report does not negatively impact your standing or score.

Financial institutions, employers and insurers use credit reports to gain insight into your financial profile. Because they provide a record of your present and past credit use, credit reports may determine whether or not you will be offered credit, and on what terms. Inaccurate or fraudulent account information on credit reports can result in denial of credit, higher loan and insurance rates and even rejection for employment. The Federal Trade Commission (FTC) has prepared A Summary of Your Rights Under the Fair Credit Reporting Act, you may also find additional information on their website [www.FTC.gov/credit](http://www.FTC.gov/credit).

Understanding your credit score and the factors that impact it will prepare you to make the best possible decisions for your financial future. Want help reading your report? We've prepared a quick educational guide for you: [How to Read, Use and Act on Your Credit Report](#). If you find inaccurate information on your report, you may contact one of our Credit Specialists to help dispute this information directly with the credit reporting agencies.

[See Less](#)

## PURCHASE REPORT

Report History: 04/22/2022 - 3B ▼



[Print this page](#)



[Download this report](#)

## Three Bureau Credit Report

Reference # M37432448

Report Date: 04/22/2022

Quick Links: [Credit Score](#) / [Summary](#) / [Account History](#) / [Inquiries](#) / [Creditor Contacts](#)

## Personal Information

**i** Below is your personal information as it appears in your credit file. This information includes your legal name, current and previous addresses, employment information and other details.

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Credit Report - IdentityIQ

EXHIBIT E

	TransUnion	Experian	Equifax
Credit Report Date:	04/22/2022	04/22/2022	04/22/2022
Name:	NELSON L BRUCE	NELSON L BRUCE	NELSON BRUCE
Also Known As:	BRUCE,NELSON,LEON	-	-
Former:	-	-	-
Date of Birth:	9/28/1982	1982	9/28/1982
Current Address(es):	3345 PO BOX 3345 SUMMERVILLE, SC 29484	144 PAVILION ST SUMMERVILLE, SC 29483-8444 09/2021	144 PAVILION ST SUMMERVILLE, SC 29483
Previous Address(es):	4501 9G HARBOUR LAKE DR GOOSE CREEK, SC 29445 4118 GENESEE AV SAN DIEGO, CA 92111	4501 HARBOUR LAKE DR APT G-9 GOOSE CREEK, SC 29445-5927 01/2008 PO BOX 3345 SUMMERVILLE, SC 29484-3345 06/2021	PO BOX 3345 SUMMERVILLE, SC 29484 1605 CENTRAL AVE STE 6 SUMMERVILLE, SC 29483

## Credit Score

 [Back to Top](#)

- i** Your Credit Score is a representation of your overall credit health. Most lenders utilize some form of credit scoring to help determine your credit worthiness.

	TransUnion	Experian	Equifax
Credit Score:			
Lender Rank:			
Score Scale:			

## Risk Factors

TransUnion:	There is a bankruptcy on your credit report [+] Lack of sufficient credit history [+] You have too many delinquent or derogatory accounts [+] The date that you opened your oldest account is too recent [+] Total of all balances on bankcard or revolving accounts is too high Lack of sufficient relevant real estate account information The total of your delinquent or derogatory account balances is too high The date that you opened your oldest account is too recent
Experian:	
Equifax:	

The score(s) on your IdentityIQ credit report (using the VantageScore® 3.0 model) are provided as a tool to help you understand how lenders may view the data contained in your credit reports and evaluate your credit risk. We provide these scores solely for educational purposes. IdentityIQ does not offer credit; delivery of these scores does not qualify you for any loan. The scoring model your lender uses may be different than the VantageScore® 3.0. As a result, the score and score factors we have delivered may show differences when compared to the score and score factors produced by your lender's scoring model. Please also understand that lenders use multiple sources of information when underwriting a loan and making lending decisions. Credit scores are just one factor that may be used and each lender will have different criteria they consider.

IdentityIQ provides informational materials along with your credit report(s) and score(s) these materials are educational in nature and intended to broaden your understanding of how credit scoring works. They should not be construed as advice in handling your

**Legend**

**Legend**

**Equifax**

Equifax

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## Credit Report - IdentityIQ

## EXHIBIT E

Account #:	30382**	30382**
Account Type:	Credit Line	Credit Line
Account Type - Detail:	Check credit/Line of credit	Line of credit
Bureau Code:	Individual	Individual
Account Status:	Closed	Derogatory
Monthly Payment:	\$0.00	\$0.00
Date Opened:	03/01/2016	03/01/2016
Balance:	\$0.00	\$4,427.00
No. of Months (terms):	0	0
High Credit:	\$4,432.00	\$4,818.00
Credit Limit:	\$5,000.00	\$0.00
Past Due:	\$0.00	\$0.00
Payment Status:	Current	Collection/Chargeoff
Last Reported:	06/13/2017	03/01/2022
Comments:	Credit line closed - consumer request - reported by subscriber.	Charged off account Line of credit
Date Last Active:	06/01/2017	02/01/2017
Date of Last Payment:	06/13/2017	02/01/2017

## Two-Year payment history

Legend

Month	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
Year	22	22	21	21	21	21	21	21	21	21	21	21	21	21	20	20	20	20	20	20	20	20	20	20
TransUnion																								
Experian																								
Equifax	OK	OK	OK	OK	OK	OK	OK	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO

## PENTAGON FEDERAL CR UN

	TransUnion	Experian	Equifax
Account #:	30368**	30368**	30368**
Account Type:	Installment	Installment	Installment
Account Type - Detail:	Auto Loan	Auto Loan	Auto Loan
Bureau Code:	Individual	Individual	Individual
Account Status:	Paid	Derogatory	Derogatory
Monthly Payment:	\$0.00	\$0.00	\$0.00
Date Opened:	04/01/2016	04/01/2016	04/01/2016
Balance:	\$0.00	\$31,794.00	\$31,794.00
No. of Months (terms):	60	60	60
High Credit:	\$33,478.00	\$32,658.00	\$32,658.00
Credit Limit:	\$0.00	\$0.00	\$0.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Collection/Chargeoff	Collection/Chargeoff
Last Reported:	06/13/2017	03/01/2022	03/01/2022
Comments:		Charged off account Auto	Charged off account Auto
Date Last Active:	06/01/2017	10/01/2016	10/01/2016
Date of Last Payment:	06/13/2017	10/01/2016	10/01/2016

## Two-Year payment history

Legend

Month	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
Year	22	22	21	21	21	21	21	21	21	21	21	21	21	21	20	20	20	20	20	20	20	20	20	20

## EXHIBIT E

[illegible]

## PENTAGON FEDERAL CR UN

	TransUnion	Experian	Equifax
Account #:		43067916****	43067916****
Account Type:		Revolving	Revolving
Account Type - Detail:		Credit Card	Credit Card
Bureau Code:		Individual	Individual
Account Status:		Derogatory	Derogatory
Monthly Payment:		\$0.00	\$0.00
Date Opened:		02/01/2016	02/01/2016
Balance:		\$13,777.00	\$13,777.00
No. of Months (terms):		0	0
High Credit:		\$0.00	\$13,777.00
Credit Limit:		\$20,000.00	\$0.00
Past Due:		\$13,777.00	\$13,777.00
Payment Status:		Collection/Chargeoff	Collection/Chargeoff
Last Reported:		04/08/2022	04/01/2022
Comments:		Unpaid balance reported as a loss by the credit grantor.	Charged off account Credit card
Date Last Active:		07/01/2019	01/01/2017
Date of Last Payment:		12/06/2016	01/01/2017

### Two-Year payment history

**Legend**

[illegible]

## CARRINGTON MORTGAGE SE

	TransUnion	Experian	Equifax
Account #:		700012****	
Account Type:		Mortgage	
Account Type - Detail:		FHA real estate mortgage	
Bureau Code:		Individual	
Account Status:		Derogatory	
Monthly Payment:		\$1,057.00	
Date Opened:		03/01/2009	
Balance:		\$244,528.00	
No. of Months (terms):		0	
High Credit:		\$161,385.00	
Credit Limit:		\$0.00	
Past Due:		\$98,446.00	
Payment Status:		Foreclosure	
Last Reported:		09/30/2021	
Comments:		Customer disputed account - reported by subscriber.	

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Credit Report - IdentityIQ

EXHIBIT E

Foreclosure proceeding  
started.

Date Last Active:

09/01/2021

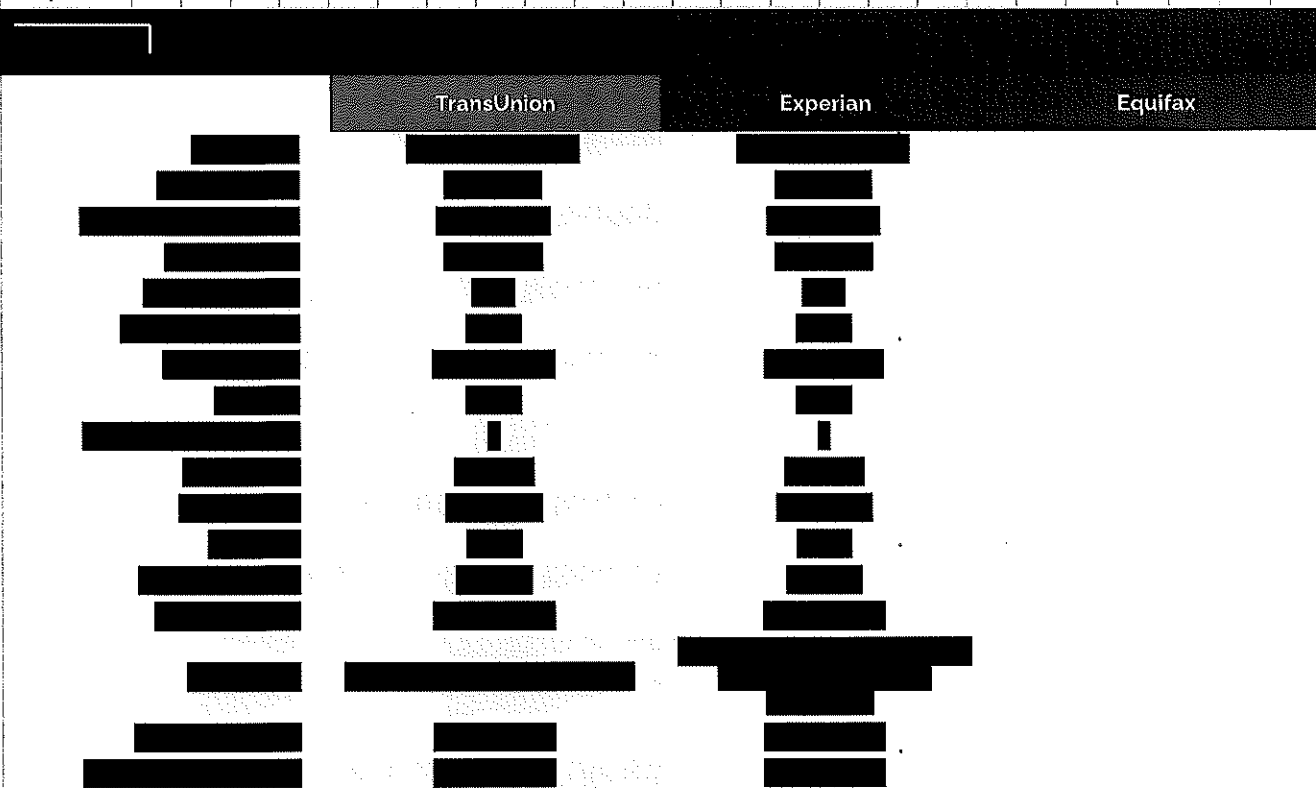
Date of Last Payment:

07/01/2015

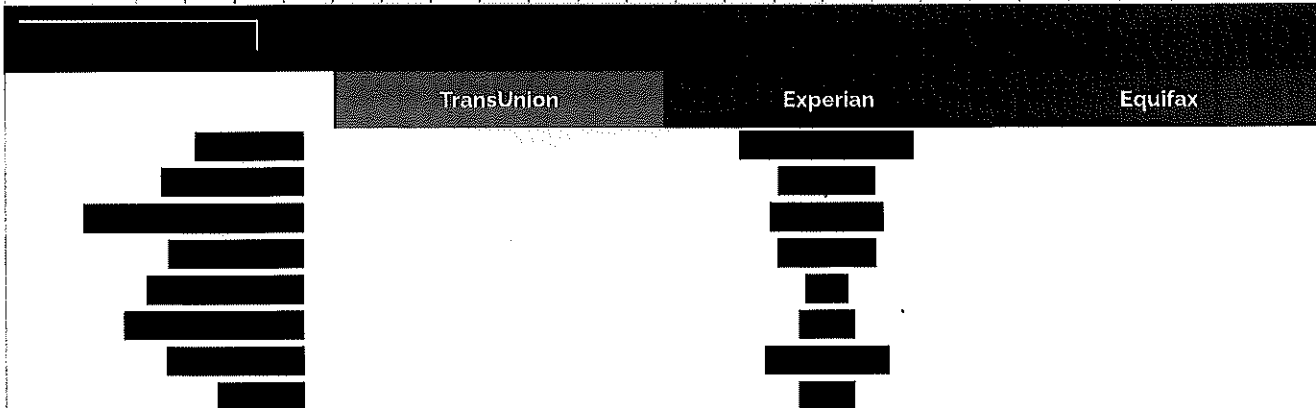
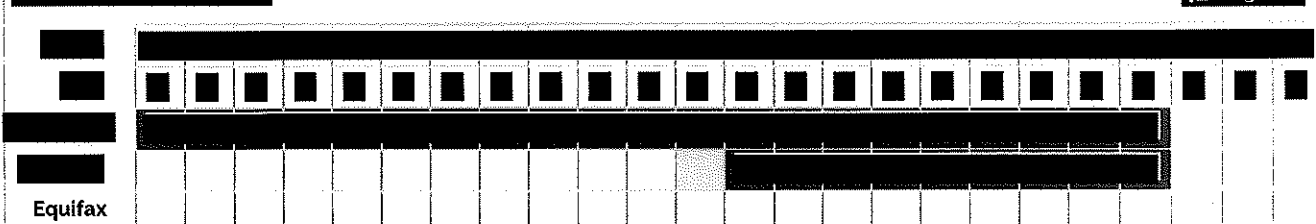
Two-Year payment history

Legend

Month	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct
Year	21	21	21	21	21	21	21	21	21	20	20	20	20	20	20	20	20	20	20	20	20	19	19	19
TransUnion																								
Experian	RF	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180
Equifax																								



Legend





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Credit Report - IdentityIQ

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Legend

TransUnion  
Experian  
Equifax

REVFCU

	TransUnion	Experian	Equifax
Account #:	1000000233140****	1000000233140****	
Account Type:	Open Account	Open Account	
Account Type - Detail:	Deposit related	Unknown - credit extension, review, or collection	
Bureau Code:	Individual	Individual	
Account Status:	Derogatory	Derogatory	
Monthly Payment:	\$0.00	\$0.00	
Date Opened:	06/07/2016	06/01/2016	
Balance:	\$471.00	\$471.00	
No. of Months (terms):	0	1	
High Credit:	\$571.00	\$571.00	
Credit Limit:	\$0.00	\$0.00	
Past Due:	\$471.00	\$471.00	
Payment Status:	Collection/Chargeoff	Collection/Chargeoff	
Last Reported:	04/01/2022	02/01/2022	
Comments:	Charged off as bad debt Profit and loss write-off	Unpaid balance reported as a loss by credit grantor.	
Date Last Active:	08/01/2019	08/01/2019	
Date of Last Payment:			

Two-Year payment history

Legend

Month	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
Year	22	22	21	21	21	21	21	21	21	21	21	21	21	21	20	20	20	20	20	20	20	20	20	20
TransUnion																								
Experian	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
Equifax																								



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Credit Report - IdentityIQ

EXHIBIT E

## Inquiries

[Back to Top](#)

- Below are the names of people and/or organizations who have obtained a copy of your Credit Report. Inquiries such as these can remain on your credit file for up to two years.

Creditor Name	Type of Business	Date of inquiry	Credit Bureau
P S E C U	Credit Unions	04/05/2022	Experian
SECU	-	12/10/2021	Equifax
ALLIANT CRED	Credit Union	12/10/2021	TransUnion
TOWER FEDERA	Credit Union	12/08/2021	TransUnion
NAVY FCU	Credit Union	11/21/2021	TransUnion
NAVY FCU	Credit Union	12/08/2020	TransUnion
CAPITAL ONE	Bank	11/16/2020	TransUnion

## Public Information

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- Below is an overview of your public records and can include details of bankruptcy filings, court records, tax liens and other monetary judgments. Public records typically remain on your Credit Report for 7 - 10 years.

## Bankruptcy

	TransUnion	Experian	Equifax
Type:	Chapter 13 Bankruptcy		
Status:	Dismissed		
Date Filed/Reported:	06/13/2017		
Reference#:	1702941		
Closing Date:	07/07/2017		
Asset Amount:	\$0.00		
Court:	U.S. Bankruptcy Court		
Liability:	\$0.00		
Exempt Amount:	\$0.00		
→ Remarks:			

## Creditor Contacts

[Back to Top](#)

- The names of people and/or organizations who have obtained a copy of your credit report are listed below.

Creditor Name	Address	Phone Number
CAPITAL ONE	15000 CAPITAL ONE RICHMOND, VA 23238	(800) 955-7070
NAVY FCU	820 FOLLIN LANE VIENNA, VA 22180	(803) 255-8062
TOWER FEDERAL CU	7901 SANDY SPRING LAUREL, MD 20707	(800) 787-8328

EXHIBIT E



LexisNexis® Consumer Center

Consumer Number: 11121161

Case Number: 30099921

June 30, 2022

NELSON BRUCE  
PO BOX 3345  
SUMMERVILLE, SC 29484

Dear NELSON BRUCE,

RE: Results of Reseller Dispute

*Please be advised that you may receive multiple communications if you disputed multiple items in your LexisNexis file.*

You recently contacted LexisNexis® Risk Solutions (LexisNexis) regarding information associated to your file. In accordance with the Fair Credit Reporting Act (FCRA) (15 U.S.C. § 1681 et seq.), LexisNexis filed your dispute regarding the following data with the listed entity.

Dispute Date: 06/02/2022  
Dispute Filed With: Experian

As of the date of this letter LexisNexis has removed the disputed information from your file. Should you wish to reach out to the entity, we are providing the following contact information:

Experian  
P.O. Box 4500  
Allen, TX 75013  
866-200-6020  
[www.experian.com](http://www.experian.com)

Please visit us at <https://consumer.risk.lexisnexis.com> to learn more about the personal information LexisNexis Risk Solutions maintains about you in accordance with the Fair Credit Reporting Act.

LexisNexis Consumer Center  
Attention: Reseller  
P.O. Box 105289  
Atlanta, GA 30348-5289

Consumers with disabilities or who need other special assistance can email us:  
[Accessibility@lexisnexisrisk.com](mailto:Accessibility@lexisnexisrisk.com)

**Further Information**

If you have any further questions, you may contact the LexisNexis Risk Solutions Consumer Center via email at [Consumer.Documents@LexisNexis.com](mailto:Consumer.Documents@LexisNexis.com) or by phone at 866-323-0932. The LexisNexis Risk Solutions Consumer Center hours of operation are Monday – Friday from 8:00 A.M. to 7:00 P.M. Eastern Time. In an effort to protect your privacy and

**EXHIBIT E**

deliver prompt service, please have your Case Number (located at the top of this letter) accessible when you call our support number.



EXHIBIT E



LexisNexis® Consumer Center

Consumer Number: 16029711

Case Number: 39124481

September 08, 2022

NELSON BRUCE  
PO BOX 3345  
SUMMERVILLE, SC 29484



Dear NELSON BRUCE,

RE: Results of Reseller Dispute

*Please be advised that you may receive multiple communications if you disputed multiple items in your LexisNexis file.*

You recently contacted LexisNexis® Risk Solutions (LexisNexis) regarding information associated to your file. In accordance the Fair Credit Reporting Act (FCRA) (15 U.S.C. § 1681 et seq.), LexisNexis filed your dispute regarding the following data with the listed entity.

Dispute Date: 08/15/2022  
Dispute Filed With: Experian

As of the date of this letter LexisNexis has removed the disputed information from your file. Should you wish to reach out to the entity, we are providing the following contact information:

Experian  
P.O. Box 4500  
Allen, TX 75013  
866-200-8020  
[www.experian.com](http://www.experian.com)

Please visit us at <https://consumer.risk.lexisnexis.com> to learn more about the personal information LexisNexis Risk Solutions maintains about you in accordance with the Fair Credit Reporting Act.

LexisNexis Consumer Center  
Attention: Reseller  
P.O. Box 105289  
Atlanta, GA 30348-5289

Consumers with disabilities or who need other special assistance can email us:  
[Accessibility@lexisnexisrisk.com](mailto:Accessibility@lexisnexisrisk.com)



**Further Information**

If you have any further questions, you may contact the LexisNexis Risk Solutions Consumer Center via email at [Consumer.Documents@LexisNexis.com](mailto:Consumer.Documents@LexisNexis.com) or by phone at 866-323-0932. The LexisNexis Risk Solutions Consumer Center hours of operation are Monday – Friday from 8:00 A.M. to 7:00 P.M. Eastern Time. In an effort to protect your privacy and

**EXHIBIT E**

deliver prompt service, please have your Case Number (located at the top of this letter) accessible when you call our support number.

**EXHIBIT E**



LexisNexis® Consumer Center

Consumer Number: 6378461

Case Number: 15929681

January 11, 2022

NELSON BRUCE  
PO BOX 3345  
SUMMERVILLE, SC 29484

Dear NELSON BRUCE,

Thank you for contacting LexisNexis Risk Solutions regarding information contained in your consumer file. LexisNexis Risk Solutions is a leading provider of reliable, risk management information. We are providing this information to you, pursuant to Section § 609 of the Fair Credit Reporting Act (15 U.S.C. § 1681g).

LexisNexis Risk Solutions provides consumer reports to customers who have a permissible purpose to access your information. Our customers include companies in various industries, such as financial services, insurance, government and healthcare.

Included with this letter, may be some, or all, of the following:

1. Consumer statements that you requested be placed on your file;
2. Alerts or flags indicating the existence of a security freeze, identity theft alert or security fraud alert that you requested;
3. Data that is currently under dispute by you, with an indicator of the dispute;
4. Information pertaining to the source of the data contained on the report;
5. Identification of the entities whom have requested your information in the prior 12 months (or longer if requested for an employment eligibility purpose);
6. Copies of actual reports ordered by and provided to companies with a permissible purpose to access your information, if any exist in our system;
7. "How to Read" documentation, explaining information that may be contained in your file; and
8. Applicable Federal and State Summary of Rights.

In order to access your LexisNexis Consumer Disclosure Report, please use this one-time URL, which will expire in 30 days.

<https://consumer.risk.lexisnexis.com/files/354H2WM>

You will be asked to enter the following PIN, once you access the URL –

██████████

If prompted to enter password after entering the PIN, please re-enter the PIN. Please review your file carefully and notify us of any concerns or disputes you may have with the information at the address or tollfree number below. To expedite your request, be prepared to provide us with proper identification and any information that will help us resolve your concerns.

While LexisNexis delivers information to various industries, we are not involved in decisions made by our customers based on the information we provide and are not provided the reasons regarding those decisions.

Please be aware that an affiliate of LexisNexis Risk Solutions Inc. provides debt collectors with "contact and locate"

**EXHIBIT E**

information about consumers. That information is not a "consumer report" under the FCRA and is not enclosed in this mailing. For more information about this "contact and locate" information, or to request a copy of such report about you, please visit <http://www.lexisnexis.com/privacy/forconsumers/requestpersonalinformation.aspx> or call 866-868-9534.

If you have any further questions, you may contact the LexisNexis Consumer Center via email at [consumer.documents@LexisNexis.com](mailto:consumer.documents@LexisNexis.com) or by phone at 888-497-0011. The LexisNexis Consumer Center's hours of operation are Monday – Friday from 8:00 A.M. to 7:00 P.M. Eastern Time. In an effort to protect your privacy and deliver prompt service, please have your case number (located at the top of this letter) accessible when you call our support number.

LexisNexis Consumer Center  
P.O. Box 105108  
Atlanta, GA 30348-5108



EXHIBIT E

1/11/2022

**SECTION 13:****Inquiry Records**

The following inquiries are not reported to any third party or used in credit scoring. The purpose of each inquiry is noted below under Inquiry Permissible Purpose.

Date of Inquiry (Year/Mo/Day)	Inquiry Permissible Purpose	Inquiring Company and Contact Details
20211001	Insurance Renewals	State Farm Mut 1 State Farm Plaza Bloomington IL 61701
20210921	Insurance Renewals	State Farm Mut 1 State Farm Plaza Bloomington IL 61701
20210803	Written Consent - Prequalification	Capital One 77 W Wacker Drive 9th Floor Chicago IL 60601 312-739-4856
20210523	Written Consent - Prequalification	Capital One 77 W Wacker Drive 9th Floor Chicago IL 60601 312-739-4856
20210523	Written Consent - Prequalification	AMERICAN EXPRESS 1801 NW 66th Ave Ste 103 Plantation FL 33313 9543895585
20210509	Written Consent - Prequalification	Capital One 77 W Wacker Drive 9th Floor Chicago IL 60601 312-739-4856
20210505	Written Consent - Prequalification	Capital One 77 W Wacker Drive 9th Floor Chicago IL 60601 312-739-4856

The following inquiries are shared with companies that view your Consumer file, may be used in credit scoring and may impact a credit rating. The purpose of each inquiry is noted below under Inquiry Permissible Purpose and may include applying for credit or financing, debt collection activities, or tenant screening.

Date of Inquiry (Year/Mo/Day)	Inquiry Permissible Purpose	Inquiring Company and Contact Details
20211205	Demand Deposit	STATE EMPLOYEES CU OF MARYLAND, INC. 971 CORPORATE BLVD #110, LINTHICUM, MD
20211128	Demand Deposit	ALLIANT CREDIT UNION PO BOX 66945, CHICAGO, IL
20211124	Credit Application	FUNDATION GROUP LLC 9 E 37TH ST FL 2 2ND FLOOR NEW YORK NY 10016-2809

**EXHIBIT E**

1/11/2022

		6467067319
20210831	Credit Application	Upgrade, Inc. 275 BATTERY ST FL 23RD 23RD FLOOR SAN FRANCISCO CA 94111-3305 9253664219
20210804	Credit Application	Capital One 77 W Wacker Drive 9th Floor Chicago IL 60601 312-739-4856
20210427	Credit Application	Upgrade, Inc. 275 BATTERY ST FL 23RD 23RD FLOOR SAN FRANCISCO CA 94111-3305 9253664219
20210329	Collections	NATIONAL LOAN EXCHANGE INC 10 SUNSET HILLS PROFESSIONAL CTR EDWARDSVILLE IL 62025-3785 6186929500

## Military Lending Act Covered Borrower Status

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This status indicates whether you are considered an active military service member, spouse of a service member, or a dependent of a service member as maintained by the Department of Defense. LexisNexis is an authorized reseller of this data provided by Equifax Information Services LLC and does not retain a copy of that information in your file. In order to see what information Equifax has on you, please contact them directly at 800-203-7843; PO Box 105873 Atlanta GA 30374; [www.equifax.com](http://www.equifax.com).

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## EXHIBIT E

## LexisNexis - NATIONAL CREDIT FILE REPORT

## -----SEARCH INFORMATION-----

NAME: BRUCE, NELSON L SSN: XXX-XX-7185  
 SPOUSE: SSN:  
 ADDRESS: 144 PAVILION ST, SUMMERVILLE SC 29483-8444 ORDER TYPE: INDIV  
 FMR ADD:

## -----SUBJECT IDENTIFICATION-----

NAME: BRUCE, NELSON L SSN: XXX-XX-0000  
 A/K/A: NELSON, BRUCE  
 DOB/AGE: 000 SEX: MARITAL: DEPENDENTS: 00  
 ADDRESS: 144 PAVILION ST, SUMMERVILLE SC 29483-8444 RPDT: 09/00/2021  
 SINCE: 04/00/2009 STATUS: R  
 FMR ADD: PO BOX 3345, SUMMERVILLE SC 29484-3345 RPDT: 06/00/2021

## -----SUMMARY-----

BANKRUPTCIES: NO FILE ESTABLISHED: 00/00/0000  
 PUBLIC RECORDS: NO OLDEST OPENING DATE OF TRADE: 02/2008  
 COLLECTION ITEMS: NO LATEST REPORTING DATE OF TRADE: 09/2021  
 HIGH CREDIT RANGE: 300-161385 LATEST FILE ACTIVITY: 09/00/2021  
 TOTAL TRADE LINES: 018  
 ACCT STATUS: CURRENT HIST DELNQ DESCRIPTION

0:	00		Accounts too new to rate
1:	13		Pays account as agreed
2:	00	01	Pays/paid 30-60 days or max 2 paymts past due
3:	00	01	Pays/paid 60-90 days or max 3 paymts past due
4:	00	00	Pays/paid 90-120 days or max 4 paymts past due
5:	01	02	Pays/paid 120+ days or max 4+ paymts past due
7:	00	00	Making regular payments under W.E.P.
8:	00	03	Repossession
9:	03	07	Bad debt
:	01		Status not known

## EXHIBIT E

FORMER: POSITION:  
FIRM/LOC:

DATE LEFT:

-----TRADE ACCOUNT ACTIVITY-----  
Date Current High Now Past Terms Mos.Date Acct Firm  
Rpdt Status Credit Owes Due /Pymt Rev Opened Type Name & No  
-----

→ 09/2021R9/ Bad Debt 0020000 0013777 013777 REV 67 02/2016Individual PENTAGON FED  
→ ERAL CR UN

→ LAST ACTIV.: 09/2021 ACCT. NO.: \*120NU0209

→ TIMES LATE - BY 30 DAYS: 01 BY 60 DAYS: 01 BY 90 DAYS: 02

→ PREV DELNQ.: 07/20219/ Bad Debt 06/20219/ Bad Debt 08/20219/ Bad Debt

→ UNPAID BALANCE REPORTED AS A LOSS BY CREDIT GRANTOR/CHARGE OFF

→ CREDIT CARD, TERMS REV

→ 06/2017R1/On Time 0005000 0000000 000000 REV 17 03/2016Individual PENTAGON FED  
→ ERAL CR UN

→ LAST ACTIV.: 06/2017 ACCT. NO.: \*171FC0180

→ CREDIT LINE CLOSED

→ CLOSED ACCNT

## EXHIBIT E

[REDACTED]

→ 09/2021I9/ Bad Debt 0000571 0000471 000471 1 26 06/2016Individual HERITAGE TRU  
→ ST/REV FCU  
→ LAST ACTIV.: 09/2021 ACCT. NO.: \*171FC0209  
→ PREV DELNQ.: 07/20219/ Bad Debt 06/20219/ Bad Debt 08/20219/ Bad Debt  
→ UNPAID BALANCE REPORTED AS A LOSS BY CREDIT GRANTOR/CHARGE OFF  
→ DEPOSIT RELATED

[REDACTED]

→ 06/2017I1/On Time 0033478 0000000 000000 60 16 04/2016Individual PENTAGON FED  
→ ERAL CR UN  
→ LAST ACTIV.: 06/2017 ACCT. NO.: \*171FC0180  
→ AUTO LOAN

**EXHIBIT E**

LexisNexis® Consumer Center  
P.O. Box 105289  
Atlanta, Georgia 30348-5289  
1-866-323-0932 (Toll Free) Monday - Friday, 8:00 AM to 7 PM Eastern Time

## EXHIBIT E

## LexisNexis - NATIONAL CREDIT FILE REPORT

## -----SEARCH INFORMATION-----

NAME: BRUCE, NELSON L SSN: XXX-XX-7185  
 SPOUSE: SSN:  
 ADDRESS: 144 PAVILION ST, SUMMERVILLE SC 29483-8444 ORDER TYPE: INDIV  
 FMR ADD:

## -----SUBJECT IDENTIFICATION-----

NAME: BRUCE, NELSON L SSN: XXX-XX-0000  
 A/K/A: NELSON, BRUCE  
 DOB/AGE: 000 SEX: MARITAL: DEPENDENTS: 00  
 ADDRESS: 144 PAVILION ST, SUMMERVILLE SC 29483-8444 RPDT: 09/00/2021  
 SINCE: 04/00/2009 STATUS: R  
 FMR ADD: PO BOX 3345, SUMMERVILLE SC 29484-3345 RPDT: 06/00/2021

## -----SUMMARY-----

BANKRUPTCIES: NO FILE ESTABLISHED: 00/00/0000  
 PUBLIC RECORDS: NO OLDEST OPENING DATE OF TRADE: 02/2008  
 COLLECTION ITEMS: NO LATEST REPORTING DATE OF TRADE: 09/2021  
 HIGH CREDIT RANGE: 300-161385 LATEST FILE ACTIVITY: 09/00/2021  
 TOTAL TRADE LINES: 018  
 ACCT STATUS: CURRENT HIST DELNQ DESCRIPTION

0:	00		Accounts too new to rate
1:	13		Pays account as agreed
2:	00	01	Pays/paid 30-60 days or max 2 paymts past due
3:	00	01	Pays/paid 60-90 days or max 3 paymts past due
4:	00	00	Pays/paid 90-120 days or max 4 paymts past due
5:	01	02	Pays/paid 120+ days or max 4+ paymts past due
7:	00	00	Making regular payments under W.E.P.
8:	00	03	Repossession
9:	03	07	Bad debt
:	01		Status not known



## EXHIBIT E

FIRM/LOC:

-----TRADE ACCOUNT ACTIVITY-----									
Date	Current	High	Now	Past	Terms	Mos.	Date	Acct	Firm
Rpdt	Status	Credit	Owes	Due	/Pymt	Rev	Opened	Type	Name & No

→ 09/2021R9/ Bad Debt 0020000 0013777 013777 REV 67 02/2016Individual PENTAGON FED  
 →ERAL CR UN  
 → LAST ACTIV.: 09/2021 ACCT. NO.: \*120NU0209  
 → TIMES LATE - BY 30 DAYS: 01 BY 60 DAYS: 01 BY 90 DAYS: 02  
 → PREV DELNQ.: 07/20219/ Bad Debt 06/20219/ Bad Debt 08/20219/ Bad Debt  
 → UNPAID BALANCE REPORTED AS A LOSS BY CREDIT GRANTOR/CHARGE OFF  
 → CREDIT CARD, TERMS REV

→ 06/2017R1/On Time 0005000 0000000 000000 REV 17 03/2016Individual PENTAGON FED  
 →ERAL CR UN  
 → LAST ACTIV.: 06/2017 ACCT. NO.: \*171FC0180  
 → CREDIT LINE CLOSED  
 → CLOSED ACCNT

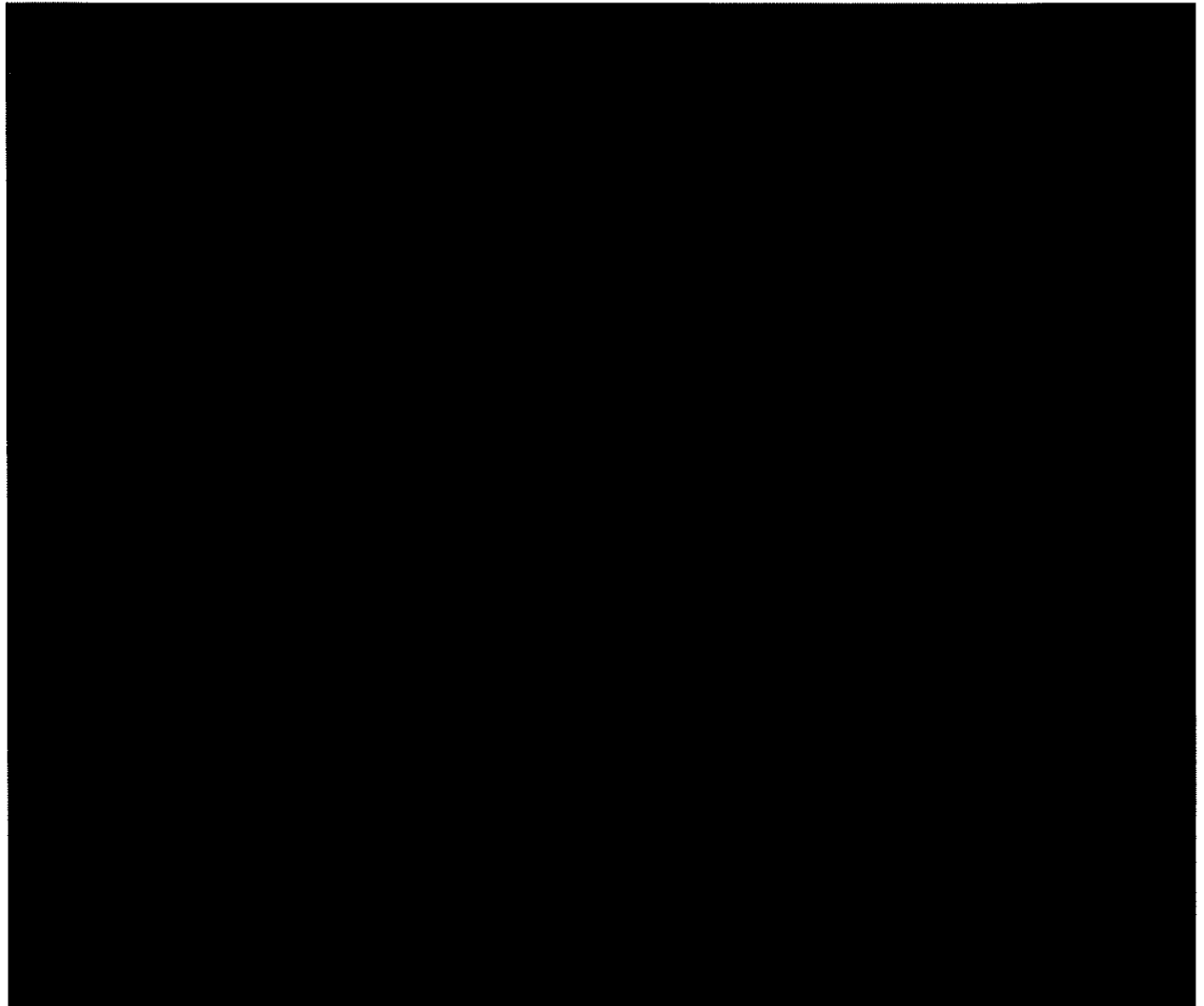


EXHIBIT E

→ 09/2021I9/ Bad Debt 0000571 0000471 000471 1 26 06/2016Individual HERITAGE TRU  
→ ST/REV FCU  
→ → LAST ACTIV.: 09/2021 ACCT. NO.: \*171FC0209  
→ PREV DELNQ.: 07/20219/ Bad Debt 06/20219/ Bad Debt · 08/20219/ Bad Debt  
→ UNPAID BALANCE REPORTED AS A LOSS BY CREDIT GRANTOR/CHARGE OFF  
→ DEPOSIT RELATED

→ 06/2017I1/On Time 0033478 0000000 000000 60 16 04/2016Individual PENTAGON FED  
→ ERAL CR UN  
→ → LAST ACTIV.: 06/2017 ACCT. NO.: \*171FC0180  
→ AUTO LOAN

-----Prepared by: NATIONAL CREDIT FILE SYSTEM-----

LexisNexis® Consumer Center

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CD060-10-19i

**EXHIBIT E**

P.O. Box 105289  
Atlanta, Georgia 30348-5289  
1-866-323-0932 (Toll Free) Monday - Friday, 8:00 AM to 7 PM Eastern Time

EXHIBIT E



LexisNexis® Consumer Center

Consumer Number: 14459111

Case Number: 36720191

July 30, 2022

NELSON BRUCE  
PO BOX 3345  
SUMMERVILLE, SC 29484

Dear NELSON BRUCE,

Thank you for contacting LexisNexis Risk Solutions regarding information contained in your consumer file. LexisNexis Risk Solutions is a leading provider of reliable, risk management information. We are providing this information to you, pursuant to Section § 609 of the Fair Credit Reporting Act (15 U.S.C. § 1681g).

LexisNexis Risk Solutions provides consumer reports to customers who have a permissible purpose to access your information. Our customers include companies in various industries, such as financial services, insurance, government and healthcare.

Included with this letter, may be some, or all, of the following:

1. Consumer statements that you requested be placed on your file;
2. Alerts or flags indicating the existence of a security freeze, identity theft alert or security fraud alert that you requested;
3. Data that is currently under dispute by you, with an indicator of the dispute;
4. Information pertaining to the source of the data contained on the report;
5. Identification of the entities whom have requested your information in the prior 12 months (or longer if requested for an employment eligibility purpose);
6. Copies of actual reports ordered by and provided to companies with a permissible purpose to access your information, if any exist in our system;
7. "How to Read" documentation, explaining information that may be contained in your file; and
8. Applicable Federal and State Summary of Rights.

In order to access your LexisNexis Consumer Disclosure Report, please use this one-time URL, which will expire in 30 days.

<https://consumer.risk.lexisnexis.com/files/13EJSK6>

You will be asked to enter the following PIN, once you access the URL –

[REDACTED]

If prompted to enter password after entering the PIN, please re-enter the PIN. Please review your file carefully and notify us of any concerns or disputes you may have with the information at the address or tollfree number below. To expedite your request, be prepared to provide us with proper identification and any information that will help us resolve your concerns.

While LexisNexis delivers information to various industries, we are not involved in decisions made by our customers based on the information we provide and are not provided the reasons regarding those decisions.

Please be aware that an affiliate of LexisNexis Risk Solutions Inc. provides debt collectors with "contact and locate"

**EXHIBIT E**

information about consumers. That information is not a "consumer report" under the FCRA and is not enclosed in this mailing. For more information about this "contact and locate" information, or to request a copy of such report about you, please visit <http://www.lexisnexis.com/privacy/forconsumers/requestpersonalinformation.aspx> or call 866-868-9534.

If you have any further questions, you may contact the LexisNexis Consumer Center via email at [consumer.documents@LexisNexis.com](mailto:consumer.documents@LexisNexis.com) or by phone at 888-497-0011. The LexisNexis Consumer Center's hours of operation are Monday – Friday from 8:00 A.M. to 7:00 P.M. Eastern Time. In an effort to protect your privacy and deliver prompt service, please have your case number (located at the top of this letter) accessible when you call our support number.

LexisNexis Consumer Center  
P.O. Box 105108  
Atlanta, GA 30348-5108

## SECTION 11:

## SECTION 12:

EXHIBIT E

7/30/2022

**SECTION 13:****Inquiry Records**

The following inquiries are not reported to any third party or used in credit scoring. The purpose of each inquiry is noted below under Inquiry Permissible Purpose.

Date of Inquiry (Year/Mo/Day)	Inquiry Permissible Purpose	Inquiring Company and Contact Details
20220723	Written Consent - Prequalification	Credit Karma, LLC 1100 Broadway Suite 1800 Oakland CA 07946 415-510-5238
20220723	Written Consent - Prequalification	Credit Karma, LLC 1100 Broadway Suite 1800 Oakland CA 07946 415-510-5238
20220723	Written Consent - Prequalification	Credit Karma, LLC 1100 Broadway Suite 1800 Oakland CA 07946 415-510-5238
20220723	Written Consent - Prequalification	Credit Karma, LLC 1100 Broadway Suite 1800 Oakland CA 07946 415-510-5238
20220722	Written Consent - Prequalification	Credit Karma, LLC 1100 Broadway Suite 1800 Oakland CA 07946 415-510-5238
20220722	Written Consent -	Credit Karma, LLC 1100 Broadway Suite 1800 Oakland CA 07946 415-510-5238



## EXHIBIT E

7/30/2022

	Prequalification	
20220720	Written Consent - Prequalification	Credit Karma, LLC 1100 Broadway Suite 1800 Oakland CA 07946 415-510-5238
20220720	Written Consent - Prequalification	Credit Karma, LLC 1100 Broadway Suite 1800 Oakland CA 07946 415-510-5238
20220718	Written Consent - Prequalification	Credit Karma, LLC 1100 Broadway Suite 1800 Oakland CA 07946 415-510-5238
20220718	Written Consent - Prequalification	Credit Karma, LLC 1100 Broadway Suite 1800 Oakland CA 07946 415-510-5238
20220705	Insurance Underwriting	Liberty Mut Ins Co-ADPF 10 SAINT JAMES AVE BOSTON MA 02116-3813
20220705	Insurance Underwriting	Liberty Mut Ins Co-ADPF 10 SAINT JAMES AVE BOSTON MA 02116-3813
20220622	Insurance Underwriting	NATIONAL GENERAL HOLDINGS CORP 5630 UNIVERSITY PKWY WINSTON SALEM NC 27105-1312
20220616	Insurance Underwriting	PGR SAQ CC 6085 PARKLAND BLVD CLEVELAND OH 44124-4184
20220616	Insurance Underwriting	PGR POS 6085 PARKLAND BLVD CLEVELAND OH 44124-4184
20220616	Insurance Underwriting	PGR POS 6085 PARKLAND BLVD CLEVELAND OH 44124-4184
20220604	Insurance Underwriting	Geico 4295 Ocumulgee Blvd Macon GA 31216
20220530	Insurance Underwriting	State Farm Mutual 1 State Farm Plaza BLOOMINGTON IL 61701
20220530	Insurance Underwriting	State Farm Mutual 1 State Farm Plaza BLOOMINGTON IL 61701
20220530	Insurance Underwriting	State Farm Mutual 1 State Farm Plaza BLOOMINGTON IL 61701
20220530	Insurance Underwriting	State Farm Mutual 1 State Farm Plaza BLOOMINGTON IL 61701
20211001	Insurance Renewals	State Farm Mut 1 State Farm Plaza Bloomington IL 61701
20210921	Insurance Renewals	State Farm Mut 1 State Farm Plaza Bloomington IL 61701
20210803	Written Consent - Prequalification	Capital One 77 W Wacker Drive 9th Floor Chicago IL 60601 312-739-4856

The following inquiries are shared with companies that view your Consumer file, may be used in credit scoring and may impact a credit rating. The purpose of each inquiry is noted below under Inquiry Permissible Purpose and may include applying for credit or financing, debt collection activities, or tenant screening.

Date of Inquiry (Year/Mo/Day)	Inquiry Permissible Purpose	Inquiring Company and Contact Details
20220406	Demand Deposit	PENNSYLVANIA STATE EMPLOYEES CU 1500 ELMERTON AVE, HARRISBURG, PA
20211205	Demand Deposit	STATE EMPLOYEES CU OF MARYLAND, INC 971 CORPORATE BLVD #110, LINTHICUM, MD
20211128	Demand Deposit	ALLIANT CREDIT UNION PO BOX 66945, CHICAGO, IL
20211124	Credit Application	FUNDATION GROUP LLC 9 E 37TH ST FL 2 2ND FLOOR NEW YORK NY 10016-2809 6467067319
20210831	Credit Application	Upgrade, Inc. 275 BATTERY ST FL 23RD 23RD FLOOR SAN FRANCISCO CA 94111- 3305 9253664219
20210804	Credit Application	Capital One 77 W Wacker Drive 9th Floor Chicago IL 60601 312-739-4856

EXHIBIT E

## LexisNexis - NATIONAL CREDIT FILE REPORT



## -----SEARCH INFORMATION-----

NAME: BRUCE, NELSON L SSN: XXX-XX-7185  
 SPOUSE: SSN:  
 ADDRESS: 144 PAVILION ST, SUMMERVILLE SC 29483-0000 ORDER TYPE: INDIV  
 FMR ADD:

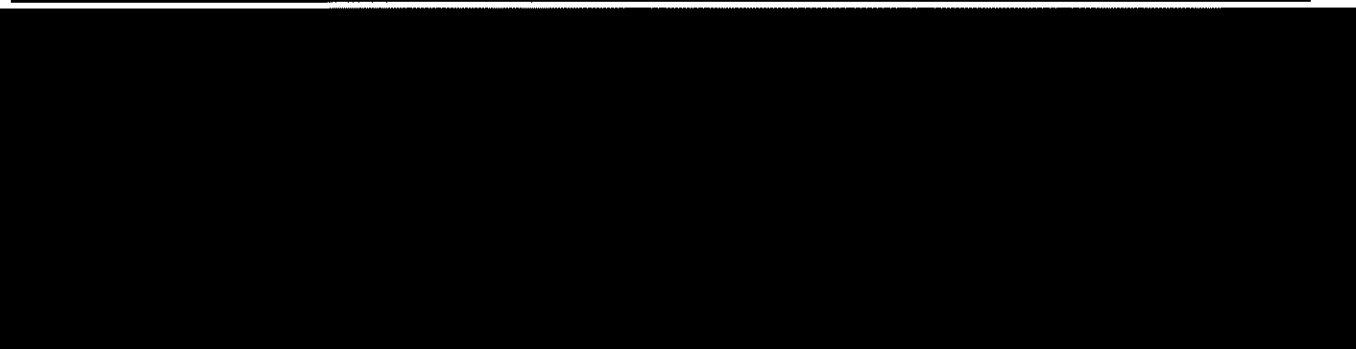
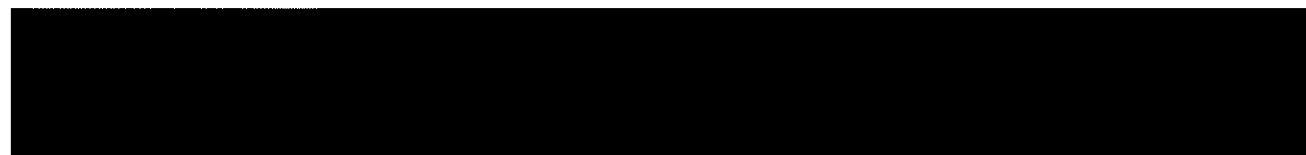
## -----SUBJECT IDENTIFICATION-----

NAME: BRUCE, NELSON L SSN: XXX-XX-7185  
 A/K/A: NELSON, BRUCE  
 DOB/AGE: 000 SEX: MARITAL: DEPENDENTS: 00  
 ADDRESS: PO BOX 3345, SUMMERVILLE SC 29484-3345 RPDT: 05/00/2022  
 SINCE: 05/00/2021 STATUS: R  
 FMR ADD: 144 PAVILION ST, SUMMERVILLE SC 29483-8444 RPDT: 09/00/2021

## -----SUMMARY-----

BANKRUPTCIES: NO FILE ESTABLISHED: 00/00/0000  
 PUBLIC RECORDS: NO OLDEST OPENING DATE OF TRADE: 02/2008  
 COLLECTION ITEMS: NO LATEST REPORTING DATE OF TRADE: 05/2022  
 HIGH CREDIT RANGE: 300-33478 LATEST FILE ACTIVITY: 05/00/2022  
 TOTAL TRADE LINES: 017  
 ACCT STATUS: CURRENT HIST DELNQ DESCRIPTION

0:	00		Accounts too new to rate
1:	15		Pays account as agreed
2:	00	00	Pays/paid 30-60 days or max 2 paymts past due
3:	00	00	Pays/paid 60-90 days or max 3 paymts past due
4:	00	00	Pays/paid 90-120 days or max 4 paymts past due
5:	00	00	Pays/paid 120+ days or max 4+ paymts past due
7:	00	00	Making regular payments under W.E.P.
8:	00	00	Repossession
9:	02	06	Bad debt
:	00		Status not known



## EXHIBIT E

FIRM/LOC:

-----TRADE ACCOUNT ACTIVITY-----									
Date	Current	High	Now	Past	Terms	Mos.	Date	Acct	Firm
Rpdt	Status	Credit	Owes	Due	/Pymt	Rev	Opened	Type	Name & No

→ 05/2022R9/ Bad Debt 0020000 0013777 013777 REV 75 02/2016Individual PENTAGON FED  
ERAL CR UN

LAST ACTIV.: 05/2022 ACCT. NO.: \*120NU0209

→ TIMES LATE - BY 30 DAYS: 01 BY 60 DAYS: 01 BY 90 DAYS: 02

→ PREV DELNQ.: 03/20229/ Bad Debt 02/20229/ Bad Debt 04/20229/ Bad Debt

→ UNPAID BALANCE REPORTED AS A LOSS BY CREDIT GRANTOR/CHARGE OFF

→ CREDIT CARD, TERMS REV

→ 06/2017R1/On Time 0005000 0000000 000000 REV 17 03/2016Individual PENTAGON FED  
ERAL CR UN

→ LAST ACTIV.: 06/2017 ACCT. NO.: \*171FC0180

→ CREDIT LINE CLOSED

→ CLOSED ACCNT

## EXHIBIT E

→ 05/2022I9/ Bad Debt 0000571 0000471 000471 1 34 06/2016Individual REV FCU  
 → LAST ACTIV.: 05/2022 ACCT. NO.: \*171FC0209  
 → PREV DELNQ.: 03/20229/ Bad Debt 02/20229/ Bad Debt 04/20229/ Bad Debt  
 → UNPAID BALANCE REPORTED AS A LOSS BY CREDIT GRANTOR/CHARGE OFF  
 → DEPOSIT RELATED

→ 06/2017I1/On Time 0033478 0000000 000000 60 16 04/2016Individual PENTAGON FED  
 → ERAL CR UN  
 → LAST ACTIV.: 06/2017 ACCT. NO.: \*171FC0180  
 → AUTO LOAN

## -----INQUIRY HISTORY-----

INQ. DATE	MEMBER NO.	FIRM
04/05/2022	670FC0020	P S E C U

-----Prepared by: NATIONAL CREDIT FILE SYSTEM-----  
 LexisNexis® Consumer Center  
 P.O. Box 105289  
 Atlanta, Georgia 30348-5289  
 1-866-323-0932 (Toll Free) Monday - Friday, 8:00 AM to 7 PM Eastern Time

EXHIBIT E



LexisNexis® Consumer Center

Consumer Number: 19257721

Case Number: 44162191

September 15, 2022

NELSON BRUCE  
PO BOX 3345  
SUMMERVILLE, SC 29484

Dear NELSON BRUCE,

Thank you for contacting LexisNexis Risk Solutions regarding information contained in your consumer file. LexisNexis Risk Solutions is a leading provider of reliable, risk management information. We are providing this information to you, pursuant to Section § 609 of the Fair Credit Reporting Act (15 U.S.C. § 1681g).

LexisNexis Risk Solutions provides consumer reports to customers who have a permissible purpose to access your information. Our customers include companies in various industries, such as financial services, insurance, government and healthcare.

Included with this letter, may be some, or all, of the following:

1. Consumer statements that you requested be placed on your file;
2. Alerts or flags indicating the existence of a security freeze, identity theft alert or security fraud alert that you requested;
3. Data that is currently under dispute by you, with an indicator of the dispute;
4. Information pertaining to the source of the data contained on the report;
5. Identification of the entities whom have requested your information in the prior 12 months (or longer if requested for an employment eligibility purpose);
6. Copies of actual reports ordered by and provided to companies with a permissible purpose to access your information, if any exist in our system;
7. "How to Read" documentation, explaining information that may be contained in your file; and
8. Applicable Federal and State Summary of Rights.

In order to access your LexisNexis Consumer Disclosure Report, please use this one-time URL, which will expire in 30 days.

<https://consumer.risk.lexisnexis.com/files/YYUC6TR>

You will be asked to enter the following PIN, once you access the URL –

If prompted to enter password after entering the PIN, please re-enter the PIN. Please review your file carefully and notify us of any concerns or disputes you may have with the information at the address or tollfree number below. To expedite your request, be prepared to provide us with proper identification and any information that will help us resolve your concerns.

While LexisNexis delivers information to various industries, we are not involved in decisions made by our customers based on the information we provide and are not provided the reasons regarding those decisions.

Please be aware that an affiliate of LexisNexis Risk Solutions Inc. provides debt collectors with "contact and locate"

**EXHIBIT E**

information about consumers. That information is not a "consumer report" under the FCRA and is not enclosed in this mailing. For more information about this "contact and locate" information, or to request a copy of such report about you, please visit <http://www.lexisnexis.com/privacy/forconsumers/requestpersonalinformation.aspx> or call 866-868-9534.

If you have any further questions, you may contact the LexisNexis Consumer Center via email at [consumer.documents@LexisNexis.com](mailto:consumer.documents@LexisNexis.com) or by phone at 888-497-0011. The LexisNexis Consumer Center's hours of operation are Monday – Friday from 8:00 A.M. to 7:00 P.M. Eastern Time. In an effort to protect your privacy and deliver prompt service, please have your case number (located at the top of this letter) accessible when you call our support number.

LexisNexis Consumer Center  
P.O. Box 105108  
Atlanta, GA 30348-5108

EXHIBIT E

9/15/2022

**SECTION 13:****Inquiry Records**

The following inquiries are not reported to any third party or used in credit scoring. The purpose of each inquiry is noted below under Inquiry Permissible Purpose.

Date of Inquiry (Year/Mo/Day)	Inquiry Permissible Purpose	Inquiring Company and Contact Details
20220723	Written Consent - Prequalification	Credit Karma, LLC 1100 Broadway Suite 1800 Oakland CA 07946 415-510-5238
20220723	Written Consent - Prequalification	Credit Karma, LLC 1100 Broadway Suite 1800 Oakland CA 07946 415-510-5238
20220722	Written Consent - Prequalification	Credit Karma, LLC 1100 Broadway Suite 1800 Oakland CA 07946 415-510-5238
20220720	Written Consent - Prequalification	Credit Karma, LLC 1100 Broadway Suite 1800 Oakland CA 07946 415-510-5238
20220718	Written Consent - Prequalification	Credit Karma, LLC 1100 Broadway Suite 1800 Oakland CA 07946 415-510-5238
20220705	Insurance Underwriting	Liberty Mut Ins Co-ADPF 10 SAINT JAMES AVE BOSTON MA 02116-3813
20220705	Insurance Underwriting	Liberty Mut Ins Co-ADPF 10 SAINT JAMES AVE BOSTON MA 02116-3813
20220622	Insurance Underwriting	NATIONAL GENERAL HOLDINGS CORP 5630 UNIVERSITY PKWY WINSTON SALEM NC 27105-1312
20220616	Insurance Underwriting	PGR SAQ CC 6085 PARKLAND BLVD CLEVELAND OH 44124-4184
20220616	Insurance Underwriting	PGR POS 6085 PARKLAND BLVD CLEVELAND OH 44124-4184
20220616	Insurance Underwriting	PGR POS 6085 PARKLAND BLVD CLEVELAND OH 44124-4184
20220604	Insurance Underwriting	Geico 4295 Ocumulgee Blvd Macon GA 31216
20220530	Insurance Underwriting	State Farm Mutual 1 State Farm Plaza BLOOMINGTON IL 61701
20220530	Insurance Underwriting	State Farm Mutual 1 State Farm Plaza BLOOMINGTON IL 61701
20220530	Insurance Underwriting	State Farm Mutual 1 State Farm Plaza BLOOMINGTON IL 61701
20220530	Insurance Underwriting	State Farm Mutual 1 State Farm Plaza BLOOMINGTON IL 61701
20211001	Insurance Renewals	State Farm Mut 1 State Farm Plaza Bloomington IL 61701
20210921	Insurance Renewals	State Farm Mut 1 State Farm Plaza Bloomington IL 61701

The following inquiries are shared with companies that view your Consumer file, may be used in credit scoring and may impact a credit rating. The purpose of each inquiry is noted below under Inquiry Permissible Purpose and may include applying for credit or financing, debt collection activities, or tenant screening.

Date of Inquiry (Year/Mo/Day)	Inquiry Permissible Purpose	Inquiring Company and Contact Details
20220406	Demand Deposit	PENNSYLVANIA STATE EMPLOYEES CU 1500 ELMERTON AVE, HARRISBURG, PA
20211205	Demand Deposit	STATE EMPLOYEES CU OF MARYLAND, INC 971 CORPORATE BLVD #110,



**EXHIBIT E**

9/15/2022

LINTHICUM, MD		
20211128	Demand Deposit	ALLIANT CREDIT UNION PO BOX 66945, CHICAGO, IL
20211124	Credit Application	FUNDATION GROUP LLC 9 E 37TH ST FL 2 2ND FLOOR NEW YORK NY 10016-2809 6467067319

## Military Lending Act Covered Borrower Status

This status indicates whether you are considered an active military service member, spouse of a service member, or a dependent of a service member as maintained by the Department of Defense. LexisNexis is an authorized reseller of this data provided by Equifax Information Services LLC and does not retain a copy of that information in your file. In order to see what information Equifax has on you, please contact them directly at 800-203-7843; PO Box 105873 Atlanta GA 30374; [www.equifax.com](http://www.equifax.com).

## EXHIBIT E

## LexisNexis - NATIONAL CREDIT FILE REPORT

## -----SEARCH INFORMATION-----

NAME: BRUCE, NELSON L SSN: XXX-XX-7185  
 SPOUSE: SSN:  
 ADDRESS: 144 PAVILION ST, SUMMERVILLE SC 29483-0000 ORDER TYPE: INDIV  
 FMR ADD:

## -----SUBJECT IDENTIFICATION-----

NAME: BRUCE, NELSON L SSN: XXX-XX-7185  
 A/K/A: NELSON, BRUCE  
 DOB/AGE: 000 SEX: MARITAL: DEPENDENTS: 00  
 ADDRESS: PO BOX 3345, SUMMERVILLE SC 29484-3345 RPDT: 05/00/2022  
 SINCE: 05/00/2021 STATUS: R  
 FMR ADD: 144 PAVILION ST, SUMMERVILLE SC 29483-8444 RPDT: 09/00/2021

## -----SUMMARY-----

BANKRUPTCIES: NO FILE ESTABLISHED: 00/00/0000  
 PUBLIC RECORDS: NO OLDEST OPENING DATE OF TRADE: 02/2008  
 COLLECTION ITEMS: NO LATEST REPORTING DATE OF TRADE: 05/2022  
 HIGH CREDIT RANGE: 300-33478 LATEST FILE ACTIVITY: 05/00/2022  
 TOTAL TRADE LINES: 017  
 ACCT STATUS: CURRENT HIST DELNQ DESCRIPTION

0:	00		Accounts too new to rate
1:	15		Pays account as agreed
2:	00	00	Pays/paid 30-60 days or max 2 paymts past due
3:	00	00	Pays/paid 60-90 days or max 3 paymts past due
4:	00	00	Pays/paid 90-120 days or max 4 paymts past due
5:	00	00	Pays/paid 120+ days or max 4+ paymts past due
7:	00	00	Making regular payments under W.E.P.
8:	00	00	Repossession
9:	02	06	Bad debt
:	00		Status not known

## EXHIBIT E

FIRM/LOC:

-----TRADE ACCOUNT ACTIVITY-----									
Date	Current	High	Now	Past	Terms	Mos.	Date	Acct	Firm
Rpdt	Status	Credit	Owes	Due	/Pymt	Rev	Opened	Type	Name & No

→ 05/2022R9/ Bad Debt 0020000 0013777 013777 REV 75 02/2016Individual PENTAGON FED  
 → ERAL CR UN  
     → LAST ACTIV.: 05/2022 ACCT. NO.: \*120NU0209  
 → TIMES LATE - BY 30 DAYS: 01 BY 60 DAYS: 01 BY 90 DAYS: 02  
 → PREV DELNQ.: 03/20229/ Bad Debt 02/20229/ Bad Debt 04/20229/ Bad Debt  
 → UNPAID BALANCE REPORTED AS A LOSS BY CREDIT GRANTOR/CHARGE OFF  
 → CREDIT CARD, TERMS REV

→ 06/2017R1/On Time 0005000 0000000 000000 REV 17 03/2016Individual PENTAGON FED  
 → ERAL CR UN  
     → LAST ACTIV.: 06/2017 ACCT. NO.: \*171FC0180  
 → CREDIT LINE CLOSED  
 → CLOSED ACCNT

## EXHIBIT E

→ 05/2022I9/ Bad Debt 0000571 0000471 000471 1 34 06/2016Individual REV FCU  
 → LAST ACTIV.: 05/2022 ACCT. NO.: \*171FC0209  
 → PREV DELNQ.: 03/20229/ Bad Debt 02/20229/ Bad Debt 04/20229/ Bad Debt  
 → UNPAID BALANCE REPORTED AS A LOSS BY CREDIT GRANTOR/CHARGE OFF  
 → DEPOSIT RELATED

→ 06/2017I1/On Time 0033478 0000000 000000 60 16 04/2016Individual PENTAGON FED  
 → ERAL CR UN  
 → LAST ACTIV.: 06/2017 ACCT. NO.: \*171FC0180  
 → AUTO LOAN

## -----INQUIRY HISTORY-----

INQ. DATE	MEMBER NO.	FIRM
04/05/2022	670FC0020	P S E C U

-----Prepared by: NATIONAL CREDIT FILE SYSTEM-----  
 LexisNexis® Consumer Center  
 P.O. Box 105289  
 Atlanta, Georgia 30348-5289  
 1-866-323-0932 (Toll Free) Monday - Friday, 8:00 AM to 7 PM Eastern Time